

### Loan Modification Agreement

Modification Effective Date: 9/1/2017  
Borrower(s): DYANTHA EPPS  
Loan Number: ~~1803426~~  
Servicer: Bayview Loan Servicing, LLC  
Original Promissory Note ("Note"): 6/27/2006  
Original Principal Balance: \$138,719.80

**Deed of Trust/Mortgage ("Security Instrument"):** Deed of Trust or Mortgage securing the Note and creating a lien on certain real property ("Property") owned by Borrower.

**Borrower and Servicer agree to the following:**

1. **New Principal Balance:** \$145,189.62, including the existing unpaid principal balance of \$136,363.90 plus the capitalized unpaid installments, interest, late charges, fees and costs, and if applicable, advances for unpaid property taxes and/or insurance premiums increased by \$8,825.72. Based on the consideration listed above, and other good and valuable consideration, Servicer agrees to forgive \$16,132.18. You will never be required to pay this amount. There may be prior deferment or forgiveness related to this loan or this current Agreement. There could be tax consequences related to this deferment or forgiveness, you are advised to seek guidance from an independent tax professional.
2. **New Monthly Payment:** \$1,146.62, including monthly principal and interest payment of \$1,046.08, plus monthly escrow payment of \$100.54
3. **New Interest Rate:** 8.334%
4. **New Maturity Date:** 8/1/2057
5. **New Monthly Payments, Payment Adjustments:**

Years	Interest Rate	Interest Rate Change Date	Monthly Principal & Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1 - 5	8.334%	8/1/2017	\$1,046.08	\$100.54	\$1,146.62	9/1/2017	60
6	9.334%	8/1/2022	\$1,152.05	Adjusted Annually	Adjusted Annually	9/1/2022	12
7-40	10.295%	8/1/2023	\$1,255.29	Adjusted Annually	Adjusted Annually	9/1/2023	408

Borrower acknowledges that Servicer will establish an impound/escrow account for the collection of property taxes and insurance premiums if such account is not currently in existence. Servicer will analyze the impound/escrow account from time to time. As a result of this analysis, the escrow portion of Borrower's monthly payment may change. Borrower further acknowledges that the escrow portion of his/her monthly payment may be substantially higher than the estimate. (Note: In certain states, impound/escrow accounts do not collect for payment of taxes pertaining to Bond/Special Assessments and Irrigation/Water District)

**Notice:** This agreement may contain preliminary figures that may change depending on a final review once the trial period has been completed. Should adjustments be necessary, a notice will be sent to you with the details of the updates

**No Other Changes.** Except as expressly adjusted by this Agreement, all of the covenants, agreements, stipulations, and conditions in the Note and the Security Instrument remain unmodified and in full force and effect. The Security Instrument continues to secure on a first and prior lien basis the due and punctual payments of the Note, as modified by this Agreement. Borrower is encouraged to review this Agreement with his/her legal advisor prior to signing it, but by signing the below Borrower has voluntarily signed this Agreement.

IN WITNESS WHEREOF, Servicer and Borrower have executed this Loan Modification Agreement,

**Borrower:**

By:

DYANTHA EPPS

Date:

5-4-2017

**Servicer:**

By:

Vice President, Bayview Loan Servicing, LLC

Date:

Licensed Loan Originator: **Gregory Sargent**  
MLO License Number: **72128**  
Direct Phone Number: **877-650-0140**  
Monday – Friday, **9:00am to 6:00pm ET**  
Fax Number: **877-360-9593**

By:

R

6-13-2018

Accepted and honored by Ron McMahan,  
Wilmington Savings Fund Society, FSB, D/B/A  
Christiana Trust as Owner Trustee of the  
Residential Credit Opportunities Trust V